

ABSTRACT OF THE DISCLOSURE

The invention includes a new method of creating a client-specific virtual managed care network spanning multiple states. The method seeks to maximize savings while

5 minimizing the inconvenience and disruption to plan participants in changing health care providers. Based on the utilization or disruption data and projected future savings, one or more managed care networks is selected per state. The various managed care networks selected for each state comprise a virtual health care network for providing health care services to health care plan participants. The present invention also includes a new

10 method of predicting future health care savings based upon the selection of a particular managed care network.